



Application Form for Equity, Balanced, MIP and ELSS Schemes

HDFC GROWTH FUND • HDFC EQUITY FUND • HDFC TOP 200 FUND • HDFC CAPITAL BUILDER FUND • HDFC BALANCED FUND • HDFC PRUDENCE FUND • HDFC LONG TERM ADVANTAGE FUND* • HDFC TAXSAVER* • HDFC INDEX FUND • HDFC CORE & SATELLITE FUND • HDFC ARBITRAGE FUND • HDFC PREMIER MULTI-CAP FUND • HDFC MF MONTHLY INCOME PLAN
 (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus)
 * (an open-ended equity linked savings scheme with a lock-in period of 3 years)

Continuing a tradition of trust.

Offer of Units At Applicable NAV

CEO

Investors must read the Key Information Memorandum and the instructions before completing this Form. The Application Form should be completed in English and in BLOCK LETTERS only.

KEY PARTNER / AGENT INFORMATION

Name and AMFI Reg. No. (ARN)	Sub Agent's name and Code/ Bank Branch Code	M O Code
ARN-		

FOR OFFICE USE ONLY

Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

1. EXISTING UNIT HOLDER INFORMATION (If you have existing folio, please fill in your folio number in section 1 and proceed to section 5. Refer instruction 3).

Folio No. / The details in our records under the folio number mentioned alongside will apply for this application.

2. STATUS (of First/Sole Applicant) [Please tick (✓)]

<input type="checkbox"/> Resident Individual	<input type="checkbox"/> NRI-Repatriation	<input type="checkbox"/> NRI-Non Repatriation	<input type="checkbox"/> Partnership	<input type="checkbox"/> Trust
<input type="checkbox"/> HUF	<input type="checkbox"/> AOP	<input type="checkbox"/> PIO	<input type="checkbox"/> Company	<input type="checkbox"/> FII
<input type="checkbox"/> Minor through guardian	<input type="checkbox"/> BOI	<input type="checkbox"/> Body Corporate	<input type="checkbox"/> LLP	
<input type="checkbox"/> Society / Club	<input type="checkbox"/> Others _____	(please specify)		

MODE OF HOLDING [Please tick (✓)]

<input type="checkbox"/> Single
<input type="checkbox"/> Joint
<input type="checkbox"/> Anyone or Survivor

OCCUPATION (of First/Sole Applicant) [Please tick (✓)]

<input type="checkbox"/> Service	<input type="checkbox"/> Student	<input type="checkbox"/> Professional
<input type="checkbox"/> Housewife	<input type="checkbox"/> Business	<input type="checkbox"/> Retired
<input type="checkbox"/> Agriculture	<input type="checkbox"/> Proprietorship	
<input type="checkbox"/> Others _____	(please specify)	

3a. UNIT HOLDER INFORMATION (refer instruction 4)

DATE OF BIRTH

(Mandatory in case of Minor) DD MM YYYY

NAME OF FIRST / SOLE APPLICANT

Mr. Ms. M/s. Nationality PAN# KYC Compliance Status** YES NO

NAME OF GUARDIAN (in case of First / Sole Applicant is a Minor) / NAME OF CONTACT PERSON – DESIGNATION (in case of non-individual Investors)

Mr. Ms. Nationality Designation Contact No. KYC Compliance Status** YES NO

NAME OF THE SECOND APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]

Mr. Ms. M/s. Nationality PAN# KYC Compliance Status** YES NO

NAME OF THE THIRD APPLICANT Resident Individual NRI [Mandatory Please tick (✓)]

Mr. Ms. M/s. Nationality PAN# KYC Compliance Status** YES NO

MAILING ADDRESS OF FIRST / SOLE APPLICANT (P.O. Box Address may not be sufficient)

CITY STATE PIN CODE

OVERSEAS ADDRESS (Mandatory in case of NRIs/FIIs/PIOs) (P.O. Box Address may not be sufficient)

CONTACT DETAILS OF FIRST / SOLE APPLICANT

Telephone: Off. Res. Mobile Fax E-mail STD Code

Please attach PAN Proof. If PAN is already validated please don't attach any proof. Refer instruction No 13. ** Mandatory for Rs. 50,000 and above. If YES, attach proof. Refer instruction No 15.

3b. POWER OF ATTORNEY (PoA) HOLDER DETAILS

NAME OF PoA

Mr. Ms. M/s. PAN# [Please tick (✓)] KYC Compliance Status** YES NO # Refer instruction no. 13. ** Refer instruction No 15.

4. BANK ACCOUNT DETAILS OF FIRST / SOLE APPLICANT (refer instruction 5a) Please note that as per SEBI Regulations it is mandatory for investors to provide their bank account details

Account No. Name of the Bank Branch Bank City Account Type [Please tick (✓)] SAVINGS CURRENT NRE NRO FCNR OTHERS _____ (please specify)

5. MODE OF PAYMENT OF REDEMPTION / DIVIDEND PROCEEDS (refer instruction 9) [Please tick (✓)]

- Direct Credit for bank accounts with ABN AMRO Bank NV, Axis Bank Limited, Citibank N.A, Deutsche Bank AG, HDFC Bank Limited, The Hongkong and Shanghai Banking Corporation, ICICI Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Ltd., Standard Chartered Bank and YES Bank Limited.
- Electronic credit through National Electronic Funds Transfer (NEFT) System of RBI for bank accounts other than those mentioned above for Direct Credit.
- Electronic credit through Electronic Clearing System (ECS) facility of RBI to receive dividend proceeds, if any, for bank accounts other than those mentioned above for Direct Credit.
- Cheque / Demand Draft - Attach a cancelled Cheque only if the bank account number differs from the bank account number of the Investment Cheque.

IFSC Code***

The 9 digit MICR Code number of my/our Bank & Branch is**

*** Refer Instruction 5b (Mandatory for Credit via NEFT / RTGS) (11 Character code appearing on your cheque leaf. If you do not find this on your cheque leaf, please check for the same with your bank)

(** Refer Instruction 9) (Mandatory for Dividend Payout via ECS) (The 9 digit code appears on your cheque next to the cheque number)

... continued overleaf

ACKNOWLEDGEMENT SLIP (To be filled in by the Investor) [For any queries please contact our nearest Investor Service Centre or call us at our Customer Service Number 60006767 or 18002336767 (Toll Free)]

HDFC MUTUAL FUND

Head office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020

Date :

Received from Mr. / Ms. / M/s. _____

an application for Purchase of Units of Scheme Name _____

Plan/ Option: _____ Payout Option: _____

alongwith Cheque / DD as detailed overleaf.

Please Note: All Purchases are subject to realisation of cheques / demand drafts.

ISC Stamp & Signature

6. SERVICES OPTIONS (SAVE PAPER, SAVE TREES) [Please tick (✓)] (refer instruction 10)

- HDFCFMOnline & HDFCFMMobile** - I / We would like to register for my/our HDFCFM Personal Identification Number (HPIN) to transact online
- i) Mandatory information to be provided:**
a) Email address:
 (if the address given herein is different from the email address under section 3(a), the email address under section 6(i) will be considered during registration for HPIN).
b) Mother's maiden name:
 I / We have read and understood the terms and conditions and confirm that I / we shall be bound by them (Terms & Conditions available in the eServices booklet as well as on our website)
- ii) Docs:** I / We wish to receive account statements, newsletters, annual reports and other statutory information documents by email in lieu of physical documents (Email address is mandatory).
- iii) Alerts:** I / We would like to receive SMS updates (Mobile number in section 3(a) is mandatory).

7. INVESTMENT AND PAYMENT DETAILS (refer instruction 2, 6 & 7) (Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.) Please attach a separate Cheque/ Demand Draft for each Scheme.

		SCHEME 1	SCHEME 2	SCHEME 3
Name of the Scheme	} Refer Instruction No. 2			
Plan/ Option				
Payout Option				
Cheque / DD No.				
Cheque / DD Date				
Amount of Cheque/DD/RTGS in figures (Rs.) (i)				
DD charges, if any, in figures (Rs.) (ii)				
Total Amount (i) + (ii)	in figures (Rs.)			
	in words			
Bank Account No. (For Cheque Only)				
Drawn on Bank/Branch Name				
Account Type [Please (✓)]		<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____(please specify)	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____(please specify)	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____(please specify)

8. NOMINATION (refer instruction 12)

I/We _____ (Unit holder 1) _____, _____ (Unit holder 2) _____ and _____ (Unit holder 3) _____ *do hereby nominate the person(s) more particularly described hereunder/ and*/ cancel the nomination made by me/ us on the _____ day of _____ in respect of the Units under Folio No. _____ (* strike out which is not applicable)

Name and Address of Nominee(s)	Date of Birth	Name and Address of Guardian (to be furnished in case the Nominee is a minor)	Signature of Guardian	Proportion* (%) by which the units will be shared by each Nominee (should aggregate to 100%)
Nominee 1				
Nominee 2				
Nominee 3				

9. DOCUMENTS ENCLOSED (Please ✓)

- Memorandum & Articles of Association Trust Deed Bye-Laws Partnership Deed
 Resolution / Authorisation to invest PAN Proof KYC Compliance Status Proof
 Power of Attorney Certificate of Incorporation LLP Agreement
 List of Authorised Signatories with Specimen Signature(s)

APPLICATIONS ENCLOSED (Please ✓)

- SIP Enrolment Form (For Investments through Post Dated Cheques)
 SIP Enrolment Form (For Investments through Auto Debit/ECS/ Standing Instruction)
 STP Enrolment Form

10. DECLARATION & SIGNATURE/S (refer instruction 11)

I / We have read and understood the terms and contents of the Document(s) of the respective Scheme(s) and Statement of Additional Information of HDFC Mutual Fund. I / We hereby apply to the Trustee of HDFC Mutual Fund for allotment of Units of the Scheme(s) of HDFC Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I / We have understood the details of the Scheme(s) and I / we have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.** I/We hereby declare that I/We am/are authorised to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions issued by any regulatory authority in India. I/We declare that the information given in this application form is correct, complete and truly stated.

Applicable to NRIs only :

I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

- Please (✓) Yes No
 If Yes, (✓) Repatriation basis
 Non-repatriation basis

DD	MM	YYYY

SIGNATURE(S)	Please write Application Form No. / Folio No. on the reverse of the Cheque / Demand Draft.
First/Sole Applicant / Guardian	
Second Applicant	
Third Applicant	

Particulars	SCHEME 1	SCHEME 2	SCHEME 3
Scheme Name / Plan / Option / Sub-option / Payout Option			
Cheque / DD No. / Date			
Drawn on (Name of Bank and Branch)			
Amount in figures (Rs.)			

(Please read terms & conditions overleaf)

Enrolment
Form No.

KEY PARTNER / AGENT INFORMATION

FOR OFFICE USE ONLY

Name and AMFI Reg. No. (ARN)	Sub Agent's name and Code/ Bank Branch Code	M O Code	Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp
ARN-						

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

Date:

D	D	M	M	Y	Y
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I/We have read and understood the contents of the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information and the terms & conditions overleaf. I/We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the SIP of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). I/ We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.**

1. Existing Unit holder Information (If you have existing folio, please fill in your folio number, complete details in section 2 and proceed to section 5. Refer item No. 3(a) overleaf)
Folio No.

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 The details in our records under the folio number mentioned alongside will apply for this application.

2. PAN and KYC Compliance Status details (Mandatory)

	PAN # (refer item no. 14 overleaf)											KYC Compliance Status (Mandatory for Rs.50,000 & above)** (if yes, attach proof)			
First / Sole Applicant / Guardian														<input type="checkbox"/> Yes	<input type="checkbox"/> No
Second Applicant														<input type="checkbox"/> Yes	<input type="checkbox"/> No
Third Applicant														<input type="checkbox"/> Yes	<input type="checkbox"/> No

Please attach PAN proof. If PAN is already validated, please don't attach any proof. ** Refer item no. 15 overleaf

3. Application No. (for new investor)

4. Unitholder Information
Name of the First / Sole Applicant

Name of the Guardian (in case of First / Sole Applicant is a minor)

Name of the Second Applicant

Name of the Third Applicant

5. Name of Scheme / Plan / Option

6. Frequency (Please ✓ any one only) Monthly SIP Quarterly SIP

7. Enrolment Period From

M	M	Y	Y
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 To

M	M	Y	Y
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 (Please refer item no. 6 (iii) overleaf)

8. Cheque(s) Details

Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)	Cheque Number(s)	Dated (DD/MM/YY)	Amount (Rs.)	
1.			7.			
2.			8.			
3.			9.			
4.			10.			
5.			11.			
6.			12.			
Total (Rs.)						
Cheques drawn on		Name of Bank			Branch	
Account Type (Please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others (please specify) _____						

9. Receipt of Document(s) by E-mail (Please ✓ any one only) (Refer Item No. 10)
E-Mail YES NO **Mobile No.**

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Email ID

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SIGNATURE(S)

Please write SIP Enrolment form No./folio No. on the reverse of the Cheque

First / Sole Unit Holder / Guardian

Second Unit Holder

Third Unit Holder

Please note : Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

HDFC MUTUAL FUND

Date: _____ Regd. office : Ramon House, 3rd Floor, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400020

Enrolment
Form No.

Received from Mr./Ms./M/s. _____ 'SIP' applications(s) for

ISC Stamp & Signature

Scheme / Plan / Option _____

No of Cheques _____

Total Amount (Rs) _____

Please Note: All purchases are subject to realisation of cheques

ISC Stamp & Signature

SIP TERMS & CONDITIONS – POST DATED CHEQUES

1. SIP is available to investors in the following Schemes) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Cash Management Fund- Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund- Plan 2005.

*an open-ended equity linked savings scheme with a lock-in period of 3 years.

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

2. The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transaction(s) of Computer Age Management Services Pvt Ltd. (CAMS).

This Form is not applicable for investments through Micro Systematic Investment Plan (Micro SIP) i.e. upto Rs. 50,000 per year per investor. For investment through Micro SIP investor is required to fill up Micro SIP Enrolment Form available at any of our ISCs or on our website www.hdfcfund.com.

3. a. Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrolment Form. Existing unit holders should provide only Folio Number, complete details in section 2 and proceed to Section 5. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio number, failing which the application form is liable to be rejected.
- b. Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all unitholders are required to sign.
4. a. New investors who wish to enroll for SIP are required to fill the SIP Enrolment Form (Investments through Post Dated Cheques or Investments through Auto Debit/ ECS/ Standing Instruction, as applicable) along with the respective Scheme Application Form (included in the Key Information Memorandum). New investors are advised to read the Scheme Information Document(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional Information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.
- b. New investors need not have an existing folio for investments into respective schemes/plans/options. Such investors can start a folio with a SIP.

New investors should take a note of the following requirements:

The provision for '**Minimum Application Amount**' specified in the respective Scheme Information Document will not be applicable for SIP investments. e.g. the minimum application amount for new investors in HDFC Equity Fund-Growth Option is Rs 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 500/-.

5. SIP offers investors the following two Plans:

- i) **Monthly Systematic Investment Plan (MSIP)**
ii) **Quarterly Systematic Investment Plan (QSIP)**

6. The details of minimum amount per cheque, minimum number of cheques, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

	Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
i) Minimum Amount per Cheque		
MSIP	Rs. 500/- and in multiples of Rs. 100/- thereafter	Rs. 500/- and in multiples of Rs. 500/- thereafter
QSIP	Rs. 1,500/- and in multiples of Rs. 100/- thereafter.	Rs. 1,500/- and in multiples of Rs. 500/- thereafter.
ii) Total Minimum Number of Cheques		
MSIP	<ul style="list-style-type: none"> In respect of each SIP Installment less than Rs. 1,000/- in value: 12 Cheques In respect of each SIP Installment equal to or greater than Rs. 1,000/- in value: 6 Cheques 	6 Cheques
QSIP	<ul style="list-style-type: none"> In respect of each SIP Installment less than Rs. 3,000/- in value: 4 Cheques In respect of each SIP Installment equal to or greater than Rs. 3,000/- in value: 2 Cheques 	2 Cheques

*an open-ended equity linked savings scheme with a lock-in period of 3 years

- iii) There is no maximum duration for SIP enrolment
In case of HDFC Children's Gift Fund investors (Donor) on behalf of the Unit Holder (i.e. the beneficiary child) can enroll for the Recurring Investment Facility (RIF) / Recurring Saving Facility (RSF) for a period until the Unit Holder attains the age of 18 years. The RIF / RSF facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.
- iv) In respect of SIP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the SIP.

The Load Structure for investments through SIP is as follows

(a) Entry Load: Not Applicable.

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged with respect to applications for registrations under systematic investment plans (SIP) accepted by the Mutual Fund with effect from August 1, 2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

(b) Exit Load: Applicable Exit Load, if any, in the Scheme/ Plan/Option as on the date of enrollment of the SIP will be levied.

For Scheme load structure please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.

7. a. Under the MSIP, the investor must submit post-dated cheques for each month. An investor is eligible to issue only one cheque for each month. For example, an investor cannot issue one cheque for June 1st and the other for June 25th under the same SIP Enrolment Form. Under the QSIP, the investor must submit post-dated cheques for each quarter. An investor is eligible to issue only one cheque for each quarter. There should be a gap of three months between two cheques. For example, an investor cannot issue one cheque for April 1st and the other for May 1st under the same SIP Enrolment Form. The beginning of the quarter could be of any month e.g. April, August, October, November, etc. Both MSIP and QSIP cannot be co-mingled. A separate SIP Enrolment Form must be filled for MSIP and QSIP.
- b. All SIP cheques must be dated 1st, 5th, 10th, 15th, 20th or 25th of a month. All SIP cheques under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July- December 2009 for total amount of Rs. 60,000/-, he will be required to issue six cheques all bearing the same date (except for first SIP cheque which could be of any date) and same amount. It may, however, be noted that the first SIP cheque could be of any date, but all subsequent cheques should be dated either 1st, 5th, 10th, 15th, 20th or 25th. The first SIP cheque (of any date) and the subsequent cheque should not fall in the same month for the MSIP and should not fall in the same quarter for the QSIP.
8. Units will be allotted on the above applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques. Further, in case of SIP investments accepted through cheques drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.
9. a. The cheques should be drawn in favour of 'the specific Scheme/Plan' as applicable (e.g. in case of HDFC MF

Monthly Income Plan -Short Term Plan, the cheque should be drawn in favour of "HDFC MF Monthly Income Plan - Short Term Plan") and crossed 'A/C Payee Only'. Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheques accompanying the SIP Enrolment Forms.

- b. Payment maybe made by cheques drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
- c. Returned cheque(s) may not to be presented again for collection. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.
10. An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through SIP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 working days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 working days from the receipt of such request without any charges. Investors who wish to receive documents (Account Statement, Newsletter, Annual Report, other Statutory Information as may be permitted under SEBI (Mutual Funds) Regulations, 1996) by email, should indicate (✓) in the appropriate box. Further, soft copy of the account statement shall be mailed to the investors under SIP to their e-mail address on a monthly basis, if so mandated.
11. Unitholders will have the right to discontinue the SIP facility at any time by sending a written request to the ISC Notice of such discontinuance should be received at least 15 days prior to the due date of the next cheque. On receipt of such request, the SIP facility will be terminated and the balance post dated cheque(s) will be returned to the Unit holder.
12. The SIP enrolment will be discontinued and the balance cheques, if any will be returned to the unit holder in cases where three consecutive SIP Cheque(s) are not honored.
13. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned /transferred / pledged / redeemed /switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.
14. **Permanent Account Number (PAN)**
SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except for SIP upto Rs. 50,000/- per year per investor (Micro SIP)]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. HDFC Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/ processed.
For further details, please refer Section 'Permanent Account Number' under the Instructions in the Key Information Memorandum.
15. **Know Your Customer (KYC) Compliance**
Investors should note that it is mandatory for all applications for subscription of value of Rs. 50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter)/ Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number.
In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any
* Valid only where investors who have already obtained the erstwhile MIN by submitting the PAN copy as the proof of identity.
For further details, please refer Section 'Know Your Customer (KYC) Compliance' under the Instructions in the Key Information Memorandum.
16. The Trustee reserves the right to change/modify the terms and conditions of the SIP.

(Please read terms & conditions overleaf)

Enrolment Form No.

REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing) / DIRECT DEBIT FACILITY/STANDING INSTRUCTION

SIP via **ECS (Debit Clearing)** in select cities or via **Direct Debit/Standing Instruction** in select banks / branches only.

KEY PARTNER / AGENT INFORMATION

FOR OFFICE USE ONLY

Name and AMFI Reg. No. (ARN)	Sub Agent's name and Code/ Bank Branch Code	M O Code	Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp
ARN-						

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. Date:

D	D	M	M	Y	Y
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I/We have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information and the terms & conditions of SIP enrolment and ECS (Debit Clearing) / Direct Debit / Standing Instruction and agree to abide by the same. I/We hereby apply to the trustee of HDFC Mutual Fund for enrolment under the SIP of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the same. I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.** I/We hereby apply to the Trustee of HDFC Mutual Fund:

Please (✓) any one. In the absence of indication of the option the form is liable to be rejected.

NEW REGISTRATION CHANGE IN BANK ACCOUNT CANCELLATION

INVESTOR AND SIP DETAILS

SIGNATURE (Refer Item No. 3(b))

Sole/1st Applicant / Guardian
PAN# KYC Compliance Status** YES NO

Second Applicant
PAN# KYC Compliance Status** YES NO

Third Applicant
PAN# KYC Compliance Status** YES NO

Please attach PAN Proof. If PAN is already validated please don't attach any proof. Refer instruction No 14. ** Mandatory for Rs. 50,000 and above. If YES, attach proof. Refer instruction No 15.

Application No. (For new investor) Folio No.

Scheme Plan Option

Each SIP Amount (Rs.) Frequency Monthly Quarterly

First SIP Transaction via Cheque No. Cheque Dated

D	D	M	M	Y	Y
---	---	---	---	---	---

 Amount (Rs.)

Mandatory Enclosure (if 1st Installment is not by cheque) Blank cancelled cheque Copy of cheque

SIP Date [for ECS (Debit Clearing) / Direct Debit / Standing Instruction] 1st 5th 10th 15th 20th 25th

There should be a minimum time gap of 30 days and maximum time gap of 60 days between the first cheque for SIP investment and first installment of SIP through ECS (Debit Clearing) or Direct Debit / Standing Instruction.

SIP Period [for ECS (Debit Clearing) / Direct Debit] Start From

M	M	Y	Y
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 End On**

M	M	Y	Y
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 ** Please refer item no. 6(ii) and 6(iii) of Terms and Conditions

Receipt of Document(s) by E-mail

(Please ✓)(Refer Item No. 10) E-Mail YES NO Mobile No.

Email ID

I/We hereby, authorise HDFC Mutual Fund/HDFC Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit / Standing Instruction for collection of SIP payments.

INVESTOR AND SIP DETAILS

Bank Name
Branch Name
Bank City
Account Number
9 Digit MICR Code ◀ (Please enter the 9 digit number that appears after the cheque number)

Account Type (Please ✓) Savings Current NRO NRE FCNR Others (please specify) _____

Account holder Name as in Bank Account

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit / Standing Instruction. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform HDFC Mutual Fund/HDFC Asset Management Company Limited, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Please write SIP Enrolment Form No. / Folio No. on the reverse of the cheque.

1st Account Holder's Signature (As in Bank Records)	2nd Account Holder's Signature (As in Bank Records)	3rd Account Holder's Signature (As in Bank Records)
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BANKER'S ATTESTATION (FOR BANK USE ONLY)

Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records

Signature of Authorised Official from Bank (Bank Stamp and Date) Bank Account Number

For Office Use only (Not to be filled in by Investor)

Recorded on Scheme Code
Recorded by Credit Account Number

Authorisation of the Bank Account Holder (to be signed by the Investor)

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit / Standing Instruction and that my payment towards my investment in HDFC Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) / Direct Debit / Standing Instruction mandate Form to get it verified & executed.

<input type="text"/>	1st Account Holder's Signature (As in Bank Records)
<input type="text"/>	2nd Account Holder's Signature (As in Bank Records)
<input type="text"/>	3rd Account Holder's Signature (As in Bank Records)

Bank Account Number

SIP TERMS & CONDITIONS - AUTO DEBIT/ ECS (DIRECT CLEARING)/ STANDING INSTRUCTION

- SIP is available to investors in the following Scheme(s) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Plan (an open-ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Cash Management Fund- Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund- Plan 2005.

*an open-ended equity linked savings scheme with a lock-in period of 3 years

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

- The SIP Enrollment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrollment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transactions of Computer Age Management Services Pvt Ltd. (CAMS).

This Form is not applicable for investments through Micro Systematic Investment Plan (Micro SIP) i.e. upto Rs. 50,000 per year per investor. For investment through Micro SIP investor is required to fill up Micro SIP Enrollment Form available at any of our ISCs or on our website www.hdfcfund.com.

- Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the SIP Enrollment Form. Existing unit holders should provide their Folio Number. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders name should match with the details in the existing folio number, failing which the application form is liable to be rejected.
 - Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all unitholders are required to sign.
- New investors who wish to enroll for SIP are required to fill the SIP Enrollment Form (Investments through Post Dated Cheques or Investments through Auto Debit/ ECS/ Standing Instruction, as applicable) along with the respective Scheme Application Form (included in the Key Information Memorandum). New investors are advised to read the Scheme Information Document(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s) / Key Information Memorandum(s) and Statement of Additional Information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at the HDFC Mutual Fund website i.e. www.hdfcfund.com.
 - New investors need not have an existing folio for investments into respective schemes/plans/options. Such investors can start a folio with a SIP.

New investors should take a note of the following requirements:

The provision for 'Minimum Application Amount' specified in the respective Scheme Information Document will not be applicable for SIP investments. e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Option is Rs 5,000/-. However, in case of SIP investments, an investor can enter the Scheme with minimum amount of Rs. 500/-.

- SIP offers investors the following two Plans:
 - Monthly Systematic Investment Plan (MSIP)
 - Quarterly Systematic Investment Plan (QSIP)
- (i). The details of minimum amount per cheque, minimum number of cheques, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

	Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
i) Minimum Amount per Installment		
MSIP	Rs.500/- and in multiples of Rs.100/- thereafter	Rs.500/- and in multiples of Rs. 500/- thereafter
QSIP	Rs.1,500/- and in multiples of Rs.100/- thereafter.	Rs.1,500/- and in multiples of Rs. 500/- thereafter.
ii) Total Minimum Number of Installments		
MSIP	<ul style="list-style-type: none"> In respect of each SIP Installment less than Rs.1,000/- in value: 12 Installments In respect of each SIP Installment equal to or greater than Rs.1,000/- in value: 6 Installments 	6 Installments
QSIP	<ul style="list-style-type: none"> In respect of each SIP Installment less than Rs.3,000/- in value: 4 Installments In respect of each SIP Installment equal to or greater than Rs.3,000/- in value: 2 Installments 	2 Installments

*an open-ended equity linked savings scheme with a lock-in period of 3 years

- There is no maximum duration for SIP enrolment.
- In case of HDFC Children's Gift Fund investors (Donor) on behalf of the Unit Holder (i.e. the beneficiary child) can enroll for the Recurring Investment Facility (RIF) / Recurring Saving Facility (RSF) for a period until the Unit Holder attains the age of 18 years. The RIF / RSF facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

- In respect of SIP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the SIP.

The Load Structure for investments through SIP is as follows

- Entry Load: Not Applicable.

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged with respect to applications for registrations under systematic investment plans (SIP) accepted by the Mutual Fund with effect from August 1, 2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

- Exit Load: Applicable Exit Load, if any, in the Scheme/ Plan/Option as on the date of enrollment of the SIP will be levied.

For Scheme load structure please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.

- All SIP installments are available on the 1st, 5th, 10th, 15th, 20th or 25th of a month. All SIP installments under MSIP and QSIP should be of the same amount and same date. For example, if an investor is enrolling for MSIP for the period July- December 2009 for total amount of Rs. 60,000/-, there shall be a minimum of six installments (except for first SIP cheque which could be of any date) and same amount. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit / Standing Instruction. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit / Standing Instruction is to be registered. However, investors need not submit the First Cheque for SIP enrollment provided the SIP Enrollment Form is attested by the Bank from which SIP installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the SIP installment will be debited is attached to the form.

- First SIP Cheque and subsequent SIP Installments via ECS (Debit Clearing) / Direct Debit / Standing Instruction should be of the same amount.

- The SIP Enrollment Form should be submitted at least 30 days before the first SIP date[^] for ECS (Debit Clearing) / Direct Debit / Standing Instruction.

[^] In case the auto debit start date as mentioned in the form does not satisfy this condition the first SIP date shall be rolled over to begin from the immediately following month /quarter, as applicable (provided the roll over SIP date does exceed the maximum time gap of 60 days for Monthly SIP and 90 days for Quarterly SIP between the first cheque for SIP investment and first installment of SIP through ECS (Debit Clearing) or Direct Debit / Standing Instruction) and also the end date shall accordingly get extended.

- Payment may be made by cheque drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the SIP application is submitted. Outstanding cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.

- (i). **SIP Payment through Electronic Clearing Service (ECS) (Debit Clearing) of the Reserve Bank of India (RBI)** - Investors / Unit holders may also enroll for SIP Auto Debit facility through ECS (Debit Clearing) of the RBI.

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing) - Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Belgaum, Bhiwara, Bhopal, Bhubaneshwar, Burdwan, Calicut, Chandigarh, Chennai, Coimbatore, Dehradun, Dhanbad, Durgapur, Erode, Gadag, Gorakhpur, Guntur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kochi, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mangalgi, Mangalore, Mumbai, Mysore, Nagpur, Nashik, Nellore, New Delhi, Panjini, Patna, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Tenali, Tirupur, Tirupati, Trichur, Trichy, Trivandrum, Udaipur, Udupi, Vadodara, Varanasi, Vijayawada, Vizag

- This facility is offered only to the investors having bank accounts in select cities mentioned above.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- SIP auto debit facility is available only on specific dates of the month as under :

Cities	SIP Dates
Pondicherry	5th / 10th / 15th / 25th

The investor agrees to abide by the terms and conditions of ECS facility of RBI.

- SIP payment through Direct Debit Facility**

Investors / Unit holders may also enroll for SIP Direct Debit Facility available with the following banks / branches

Banks	Branches
Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited, IndusInd Bank Limited, State Bank of India and Union Bank of India	All Branches
Bank of India, Bank of Baroda and Punjab National Bank	Select Branches

- This facility is offered only to the investors having bank accounts in select banks / branches eligible for this facility.
- This facility is available on all SIP dates of a month/ quarter.

- SIP payment through Standing Instruction**

Payment may also be accepted by direct debits to unit holders' bank accounts. For this purpose, unit holders are required to give standing instructions to their bankers (with whom HDFC Mutual Fund may have an arrangement from time to time) to debit their bank accounts at periodic intervals and credit the subscription

proceeds to the HDFC Mutual Fund bank account. Currently, the arrangement for direct debit facility is with:

- HDFC Bank* • ICICI Bank • ING Vysya Bank • Axis Bank • ABN Amro Bank

* Separate Form for HDFC Bank should be filled. The same is available on the website www.hdfcfund.com

- This facility is offered only to the investors having bank accounts in the above mentioned Banks.

- This facility is available on all SIP dates of a month/ quarter.

The cities / banks / branches in the list may be modified/updated/changed/removed at any time in future entirely at the discretion of HDFC Mutual Fund / HDFC Asset Management Company Limited without assigning any reasons or prior notice. If any city / bank / branch is removed, SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit / Standing Instruction route will be discontinued without prior notice.

Please contact the nearest Investor Service Centre of HDFC Mutual Fund for updated list.

- Units will be allotted on the applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds. Further, in case of first SIP investment accepted through cheque drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.

- The first SIP cheque should be drawn in favour of "the specific Scheme / Plan" as applicable (e.g. in case of HDFC MF Monthly Income Plan - Short Term Plan, the cheque should be drawn in favour of "HDFC MF Monthly Income Plan - Short Term Plan") and crossed "Ac Payee Only". Unit holders must write the SIP Enrollment Form number, if any, on the reverse of the cheque accompanying the SIP Enrollment Form.

- An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through SIP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 working days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 working days from the receipt of such request without any charges. Investors who wish to receive documents (Account Statement, Newsletter, Annual Report, other Statutory Information as may be permitted under SEBI (Mutual Funds) Regulations, 1996) by email, should indicate (✓) in the appropriate box. Further, soft copy of the account statement shall be mailed to the investors under SIP to their e-mail address on a monthly basis, if so mandated.

- You can choose to change your bank account or discontinue this facility by giving thirty days written notice to any of our Investor Service Centres.

- The SIP enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the Bank Account [for ECS (Debit clearing)/ Direct Debit / Standing Instruction] is closed and request for change in bank account [for ECS (Debit clearing) / Direct Debit / Standing Instruction] is not submitted at least 30 days before the next Micro SIP Auto Debit.

- Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned / transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.

- Permanent Account Number (PAN)**

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount [Except for SIP upto Rs. 50,000/- per year per investor (Micro SIP)]. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. However PAN is not mandatory in the case of Central Government, State Government entities and the officials appointed by the courts e.g. Official liquidator, Court receiver etc (under the category of Government) for transacting in the securities market. HDFC Mutual Fund reserves the right to ascertain the status of such entities with adequate supporting documents. Applications not complying with the above requirement may not be accepted/ processed.

For further details, please refer Section 'Permanent Account Number' under the Instructions in the Key Information Memorandum.

- Know Your Customer (KYC) Compliance**

Investors should note that it is mandatory for all applications for subscription of value of Rs. 50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter/ Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number.

In the event of non compliance of KYC requirements, the Trustee/AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any

* Valid only where investors who have already obtained the erstwhile MIN by submitting the PAN copy as the proof of identity.

For further details, please refer Section 'Know Your Customer (KYC) Compliance' under the Instructions in the Key Information Memorandum.

- The Trustee reserves the right to change/modify the terms and conditions of the SIP.

REGISTRATION CUM MANDATE FORM FOR ECS (Debit Clearing) / DIRECT DEBIT FACILITY/STANDING INSTRUCTION

SIP via ECS (Debit Clearing) in select cities or via Direct Debit/Standing Instruction in select banks / branches only.

KEY PARTNER / AGENT INFORMATION			FOR OFFICE USE ONLY			
Name and AMFI Reg. No. (ARN)	Sub Agent's Name and Code / Bank Branch Code	M O Code	Date of Receipt	Folio No.	Branch Trans. No.	ISC Name & Stamp
ARN-						

Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder. Date :

D	D	M	M	Y	Y
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I/We have read and understood the contents of the Scheme Information Document(s) and Statement of Additional Information of the following Scheme and the terms & conditions of SIP enrolment and ECS (Debit Clearing) / Direct Debit / Standing Instruction. I/We hereby apply to the Trustee of HDFC Mutual Fund for enrolment under the Micro SIP of the following Scheme(s)/ Plan(s) / Option(s) and agree to abide by the terms and conditions of the respective Scheme(s) / Plan(s) / Option(s). I/We have not received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. **The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We hereby declare that there have not been any existing SIPs which together with the current application will result in aggregate investments exceeding Rs.50,000/- in a rolling 12 months period or in a financial year. I/We hereby apply to the Trustee of HDFC Mutual Fund:**

Please (✓) any one. In the absence of indication of the option the form is liable to be rejected.

New Registration Change in Bank Account Cancellation

Signature
[Refer Item No. 6 (b)]

INVESTOR AND MICRO SIP DETAILS

Name (FIRST APPLICANT / GUARDIAN)	Date of Birth	
Photo ID Document*	Doc. ID No.*	
Name (SECOND APPLICANT)	Date of Birth	
Photo ID Document*	Doc. ID No.*	
Name (THIRD APPLICANT)	Date of Birth	
Photo ID Document*	Doc. ID No.*	

*Please specify (Refer Item No. 5 overleaf)

Application No. (For New Investor)	Folio No.
Scheme Plan	Option
Each SIP Amount (Rs.)	Frequency <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly
First SIP Transaction via Cheque No.	Cheque Dated
Mandatory Enclosure (if 1st instalment is not by cheque)	Amount (Rs.)
SIP Date [for ECS (Debit Clearing) / Direct Debit / Standing Instruction]	

There should be a minimum time gap of 30 days and maximum time gap of 60 days between the first cheque for Micro SIP investment and first installment of Micro SIP through ECS (Debit Clearing) or Direct Debit / Standing Instruction.

SIP Period Start From

M	M	Y	Y
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 End On**

M	M	Y	Y
---	---	---	---

 ** Please refer item no. 9 (iii) of Terms and Conditions

Receipt of Document(s) by E-mail (Please ✓ any one only) (Refer Item No. 13) Email: Yes No Mobile No. _____

E-mail ID _____

I/We hereby, authorise HDFC Mutual Fund/HDFC Asset Management Company Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit / Standing Instruction for collection of SIP payments.

PARTICULARS OF BANK ACCOUNT

Bank Name	
Branch Name	
Bank City	
Account Number	
Account Type Please ✓	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> FCNR <input type="checkbox"/> Others (Please specify) _____
9 Digit MICR Code	◀ (Please enter the 9 digit number that appears after the cheque number)
Accountholder Name as in Bank Account	

I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit / Standing Instruction. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform HDFC Mutual Fund/HDFC Asset Management Company Limited, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Please write Micro SIP Enrolment Form No. / Folio No. on the reverse of the Cheque.

1st Account Holder's Signature (As in Bank Records)	2nd Account Holder's Signature (As in Bank Records)	3rd Account Holder's Signature (As in Bank Records)
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BANKER'S ATTESTATION (FOR BANK USE ONLY)

Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records

Signature of Authorised Official from Bank (Bank Stamp and Date)	Bank Account Number
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For Office Use only (Not to be filled in by Investor)

Recorded on	Scheme Code	Recorded by	Credit Account Number
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Authorisation of the Bank Account Holder (to be signed by the Investor)

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit / Standing Instruction and that my payment towards my investment in HDFC Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) / Direct Debit / Standing Instruction mandate Form to get it verified & executed.

Bank Account Number	1st Account Holder's Signature (As in Bank Records)	2nd Account Holder's Signature (As in Bank Records)
	3rd Account Holder's Signature (As in Bank Records)	

TERMS & CONDITIONS OF MICRO SIPs - AUTO DEBIT/ECS (DIRECT CLEARING)/STANDING INSTRUCTION

- Systematic Investment Plans (SIPs) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs. 50,000 (hereinafter referred as "Micro SIP") shall be exempt from the requirement of PAN, subject to submission of any one of the necessary Photo Identification documents as detailed in clause 5 below.
- This exemption will be applicable only to investments by individuals (including Joint Holders who are individuals, NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for the exemption.
- Micro SIP is available to the eligible investors in the following Scheme(s) of HDFC Mutual Fund: HDFC Growth Fund, HDFC Equity Fund, HDFC Top 200 Fund, HDFC Capital Builder Fund, HDFC Index Fund, HDFC Children's Gift Fund, HDFC Balanced Fund, HDFC Prudence Fund, HDFC Long Term Advantage Fund*, HDFC TaxSaver*, HDFC MF Monthly Income Plan (an open - ended income scheme. Monthly income is not assured and is subject to availability of distributable surplus), HDFC Core & Satellite Fund, HDFC Premier Multi-Cap Fund, HDFC Multiple Yield Fund, HDFC Arbitrage Fund, HDFC Income Fund, HDFC High Interest Fund, HDFC Short Term Plan, HDFC Cash Management Fund - Treasury Advantage Plan, HDFC Gilt Fund, HDFC Floating Rate Income Fund and HDFC Multiple Yield Fund - Plan 2005.

* an open-ended equity linked savings scheme with a lock-in period of 3 years

The above list is subject to change from time to time. Please contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund for updated list.

- The Micro SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The Micro SIP Enrolment Form complete in all respects, should be submitted at any of the Investor Service Centres (ISCs) of HDFC Mutual Fund or at the Official Points of Acceptance of Transaction(s) of Computer Age Management Services Pvt. Ltd. (CAMS).
- Eligible Investors (including joint holders) should submit a photocopy of any one of the (current and valid) Photo Identification (ID) documents [self-attested by the investor / attested by the ARN Holder/AMFI registered Distributor mentioning the ARN number] along with the Enrolment Form as a proof of identification:
 - Voter Identity Card; • Driving License; • Government / Defense identification card; • Passport; • Photo Ration Card; • Photo Debit Card (Credit card not included); • Employee ID cards issued by companies registered with Registrar of Companies; • Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer/ Elected Representatives to the Legislative Assembly / Parliament; • ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks; • Senior Citizen / Freedom Fighter ID card issued by Government; • Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI; • Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL); • Any other photo ID card issued by Central Government/ State Governments /Municipal authorities / Government organizations like ESIC / EPFO; • Permanent Account Number (PAN).

Alongwith the Photo ID document, Investors are required to specify the Document ID number i.e. the unique reference no., if any, of the Photo ID document.

- Existing unit holders in Scheme(s) of HDFC Mutual Fund are required to submit only the relevant Micro SIP Enrolment Form (investments through Post Dated Cheques or investments through Auto Debit/ ECS/Standing Instruction, as applicable). Existing unitholders should provide their Folio Number. Unitholders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number and would prevail over any conflicting information furnished in this form. Unitholders' name should match with the details in the existing folio number, failing which the enrolment form is liable to be rejected.
 - Signature(s) should be as it appears on the Application Form and in the same order. In case the mode of holding is joint, all unitholders are required to sign.
 - While making subsequent Micro SIP applications with the Mutual Fund, the existing Unitholder may quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the Photo Identification document.
- New investors who wish to enroll for Micro SIP are required to fill the Micro SIP Enrolment Form (investments through Post Dated Cheques or investments through Auto Debit/ECS/Standing Instructions, as applicable) along with the respective Scheme Application Form (included in the Key Information Memorandum). New investors are advised to read the Scheme Information Document(s) of the respective Scheme(s) and Statement of Additional Information carefully before investing. The Scheme Information Document(s)/ Key Information Memorandum(s) of the respective Scheme(s) and Statement of Additional Information are available with the ISCs of HDFC Mutual Fund, brokers/distributors and also displayed at HDFC Mutual Fund website i.e. www.hdfcfund.com
 - New investors need not have an existing folio for investments into respective schemes / plans / options. Such investors can start a folio with a Micro SIP.
New investors should take a note of the following requirements: The provision for 'Minimum Application Amount' specified in the respective Scheme Information Document will not be applicable for Micro SIP investments. e.g. the minimum application amount for new investors in HDFC Equity Fund - Growth Option is Rs. 5,000/-. However, in case of Micro SIP investments, an investor can enter the Scheme with minimum amount of Rs. 500/-.

8. Micro SIP offers investors the following two Plans:

- Monthly Systematic Investment Plan (MSIP)
- Quarterly Systematic Investment Plan (QSIP)

9. The details of minimum amount per installment, minimum number of installments, maximum duration, entry load, exit load, etc. under MSIP and QSIP are given below:

	Schemes other than HDFC TaxSaver* and HDFC Long Term Advantage Fund*	HDFC TaxSaver* and HDFC Long Term Advantage Fund*
i) Minimum Amount per Installment		
MSIP	Rs.500/- and in multiples of Rs.100/- thereafter	Rs.500/- and in multiples of Rs. 500/- thereafter
QSIP	Rs.1,500/- and in multiples of Rs.100/- thereafter.	Rs.1,500/- and in multiples of Rs. 500/- thereafter.
ii) Total Minimum Number of Installments		
MSIP	<ul style="list-style-type: none"> • In respect of each Micro SIP Installment less than Rs.1,000/- in value: 12 Installments • In respect of each Micro SIP Installment equal to or greater than Rs.1,000/- in value: 6 Installments 	6 Installments
QSIP	<ul style="list-style-type: none"> • In respect of each Micro SIP Installment less than Rs.3,000/- in value: 4 Installments • In respect of each Micro SIP Installment equal to or greater than Rs.3,000/- in value: 2 Installments 	2 Installments

*an open-ended equity linked savings scheme with a lock-in period of 3 years

iii) There is no maximum duration for Micro SIP enrolment.

In case of HDFC Children's Gift Fund investors (Donor) on behalf of the Unit Holder (i.e. the beneficiary child) can enroll for the Recurring Investment Facility (RIF) / Recurring Saving Facility (RSF) for a period until the Unit Holder attains the age of 18 years. The RIF / RSF facility will automatically stand terminated upon the Unit Holder attaining 18 years of age.

iv) In respect of Micro SIP enrollments made in the above-mentioned Scheme(s), the Load Structure prevalent at the time of enrollment shall govern the investors during the tenure of the Micro SIP. The Load Structure for investments through Micro SIP is as follows

(a) **Entry Load: Not Applicable.**

Pursuant to SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009, no entry load will be charged with respect to applications for registrations under systematic investment plans (SIP) accepted by the Mutual Fund with effect from August 1, 2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered Distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

(b) **Exit Load**

Applicable Exit Load, if any, in the Scheme/Plan/Option as on the date of enrollment of the Micro SIP will be levied.

For Scheme load structure please refer to Key Information Memorandum or contact the nearest Investor Service Centre (ISC) of HDFC Mutual Fund or visit our website www.hdfcfund.com.

- Micro SIP installments are available on the 1st, 5th, 10th, 15th, 20th or 25th of a month. For example, if an investor is enrolling for MSIP for the period July - December 2009 for total amount of Rs. 9,000/-, there should be a minimum of six installments (except for first Micro SIP cheque which could be of any date) and same amount. The first cheque should be drawn on the same bank account which is to be registered for ECS (Debit Clearing) / Direct Debit / Standing Instruction. Alternatively, the cheque may be drawn on any bank, but provide a photocopy of the cheque of the bank / branch for which ECS (Debit Clearing) / Direct Debit / Standing Instruction is to be registered. However, investors need not submit the First Cheque for Micro SIP enrollment provided the Micro SIP Enrolment Form is attested by the Bank from which Micro SIP installment will be debited or copy of the cancelled cheque or photocopy of the cheque of bank account from which the Micro SIP installment will be debited is attached to the form.
- First Micro SIP Cheque and subsequent Micro SIP Installments via ECS (Debit Clearing) / Direct Debit / Standing Instruction should be of the same amount.
- The Micro SIP Enrolment Form should be submitted at least 30 days before the first Micro SIP date^A for ECS (Debit Clearing) / Direct Debit / Standing Instruction.

^A In case the auto debit start date as mentioned in the form does not satisfy this condition the first Micro SIP date shall be rolled over to begin from the immediately following month /quarter / year, as applicable (provided the roll over Micro SIP date does exceed the maximum time gap of 60 days for Monthly SIP and 90 days for Quarterly SIP between the first cheque for Micro SIP investment and first installment of Micro SIP through ECS (Debit Clearing) or Direct Debit / Standing Instruction and also the end date shall accordingly get extended.
- Payment may be made by cheque drawn on any bank which is situated at and is a member of the Bankers' Clearing House located at the place where the Micro SIP application is submitted. Outstanding cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
- (i) **Micro SIP Payment through Electronic Clearing Service (ECS) (Debit Clearing) of the Reserve Bank of India (RBI)** - Investors/ Unit holders may also enroll for Micro SIP Auto Debit facility through ECS (Debit Clearing) of the RBI.

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)-Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Belgaum, Bhilwara, Bhopal, Bhubaneswar, Bhubrdwan, Calicut, Chandigarh, Chennai, Coimbatore, Dehradun, Dhanbad, Durgapur, Erode, Gadag, Gorakhpur, Guntur, Guwahati, Gwalior, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshepur, Jodhpur, Kakinada, Kanpur, Kochi, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mangalgiuri, Mangalore, Mumbai, Mysore, Nagpur, Nashik, Nellore, New Delhi, Panaji, Patna, Pune, Raipur, Rajkot, Ranchi, Salem, Shimla, Sholapur, Siliguri, Surat, Tenali, Tirupati, Trichur, Trichy, Thiruvandrum, Udaipur, Udupi, Vadodra, Varanasi, Vijayawada, Vizag

- This facility is offered only to the investors having bank accounts in select cities mentioned above.
- The bank account provided for ECS (Debit) should participate in local MICR clearing.
- SIP auto debit facility is available only on specific dates of the month as under:

Cities	SIP Dates
Pondicherry	5th / 10th / 15th / 25th

The investor agrees to abide by the terms and conditions of ECS facility of RBI.

(ii) **Micro SIP payment through Direct Debit Facility**

Investors / Unit holders may also enroll for Micro SIP Direct Debit Facility available with the following banks / branches

Banks	Branches
Axis Bank Limited, IDBI Bank Limited, Kotak Mahindra Bank Limited, IndusInd Bank Limited, Union Bank of India and State Bank of India	All Branches
Bank of India, Bank of Baroda and Punjab National Bank	Select Branches

- This facility is offered only to the investors having bank accounts in select banks / branches eligible for this facility.
- This facility is available on all SIP dates of a month / quarter.

(iii) **Micro SIP payment through Standing Instruction**

Payment may also be accepted by direct debits to unit holders' bank accounts. For this purpose, unit holders are required to give standing instruction to their bankers (with whom HDFC Mutual Fund may have an arrangement from time to time) to debit their bank accounts at periodic intervals and credit the subscription proceeds to the HDFC Mutual Fund bank account. Currently, the arrangement for direct debit facility is with • HDFC Bank* • ICICI Bank • ING Vysya Bank • Axis Bank • ABN Amro Bank

• Separate Form for HDFC Bank should be filled. The same is available on the website www.hdfcfund.com

• This facility is offered only to the investors having bank accounts in the above mentioned Banks.

• This facility is available on all SIP dates of a month / quarter.

The cities / banks / branches in the list may be modified/ updated/changed/ removed at any time in future entirely at the discretion of HDFC Mutual Fund / HDFC Asset Management Company Limited without assigning any reasons or prior notice. If any city / bank / branch is removed, Micro SIP instructions for investors in such city / bank / branch via (ECS) (Debit Clearing) / Direct Debit / Standing Instruction route will be discontinued without prior notice. **Please contact the nearest Investor Service Centre of HDFC Mutual Fund for updated list.**

11. Units will be allotted on the applicable dates. In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of proceeds.

Further, in case of first Micro SIP investment accepted through cheque drawn on a location where ISCs of HDFC Mutual Fund does not have a presence but HDFC Bank has a presence, units will be allotted on the date on which subscription proceeds are realized.

12. The first Micro SIP cheque should be drawn in favour of "the specific Scheme / Plan" as applicable (e.g. in case of HDFC MF Monthly Income Plan - Short Term Plan, the cheque should be drawn in favour of "HDFC MF Monthly Income Plan - Short Term Plan") and crossed "A/c Payee Only". Unit holders must write the Micro SIP Enrolment Form number, if any, on the reverse of the cheque accompanying the Micro SIP Enrolment Form.

13. An Account Statement will be issued by mail or by e-mail (if opted by the unit holder) to the unit holder within 10 working days for the first investment through Micro SIP. The subsequent account statement will be despatched once every quarter ending March, June, September and December within 10 working days of the end of respective quarter. In case of specific request received from investors, Mutual Fund will provide the account statement to the investors within 5 working days from the receipt of such request without any charges. Investors who wish to receive documents (Account Statement, Newsletter, Annual Report, other Statutory Information as may be permitted under SEBI (Mutual Funds) Regulations, 1996) by email, should indicate (✓) in the appropriate box. Further, soft copy of the account statement shall be mailed to the investors under Micro SIP to their e-mail address on a monthly basis, if so mandated.

14. In case it is found that the aggregate of Micro SIP installments in a rolling 12 months period or in a financial year exceed Rs. 50,000 or where there are deficiencies in the Photo Identification documents, the Micro SIP registration application shall be rejected and the Investor will be sent a communication to this effect.

15. In case the first Micro SIP installment is processed (as the cheque may be banked) and the application is found to be defective, the Micro SIP registration will be ceased for future installments. Investor will be sent a communication to this effect. No refunds shall be made for the units already allotted. However, redemptions/switch-outs shall be allowed.

16. You can choose to change your bank account or discontinue this facility by giving thirty days written notice to any of our Investor Service Centres.

17. The Micro SIP enrollment will be discontinued in cases where three consecutive SIP installments are not honored or the Bank Account [for ECS (Debit Clearing)/ Direct Debit / Standing Instruction] is closed and request for change in bank account [for ECS (Debit Clearing) / Direct Debit / Standing Instruction] is not submitted at least 30 days before the next Micro SIP Auto Debit.

18. Units of HDFC Long Term Advantage Fund and HDFC TaxSaver cannot be assigned / transferred / pledged / redeemed / switched - out until completion of 3 years from the date of allotment of the respective units. Units of HDFC Children's Gift Fund (subject to lock-in period) cannot be redeemed / switched - out until the Unitholder (being the beneficiary child) attains 18 years of age or till completion of 3 years from the date of allotment, whichever is later.

19. a. Investors will not hold HDFC Mutual Fund / HDFC Asset Management Company Limited, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific Micro SIP date due to local holidays or any other reason.

b. HDFC Mutual Fund / HDFC Asset Management Company Limited, its registrars and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.

c. HDFC Mutual Fund / HDFC Asset Management Company Limited reserves the right to reject any application without assigning any reason therefor.

20. The Trustee reserves the right to change/modify the terms and conditions of the Micro SIP.